

Massachusetts Division of Insurance Annual Report
Membership in Dental Insured Preferred Provider Plans by County
as of December 31, 2015

	DENTAL Insured Preferred Provider Plan Members ¹ By County	Barnstable	Berkshire	Bristol	Dukes	Essex	Franklin	Hampden	Hampshire	Middlesex	Nantucket	Norfolk	Plymouth	Suffolk	Worcester	MA
		Members at End of 2015	Members at End of 2015	Members at End of 2015	Members at End of 2015	Members at End of 2015	Members at End of 2015	Members at End of 2015	Members at End of 2015	Members at End of 2015	Members at End of 2015	Members at End of 2015	Members at End of 2015	Members at End of 2015	Members at End of 2015	Total 2015 Members
1	Aetna Life Insurance Company	115	2	500	2	891	350	378	58	4,527	0	649	505	704	397	9,078
2	Altus Dental Insurance Company, Inc.	2,317	2,024	22,151	96	13,487	1,459	9,040	4,350	14,943	94	8,386	8,943	3,146	26,013	116,449
3	American General Life Insurance Company ^{2,3}	5	0	24	0	179	18	11	3	101	0	45	32	19	14	451
4	Ameritas Life Insurance Corporation	100	75	975	118	1,031	56	202	231	2,352	10	605	705	1,031	2,408	9,899
5	Blue Cross and Blue Shield of Massachusetts, Inc.	632	328	3,134	13	3,831	145	557	136	9,853	2	3,519	2,676	2,988	5,917	33,731
6	Cigna Health and Life Insurance Company ⁴	243	213	671	3	2,037	436	14,777	1,575	4,007	2	1,644	1,039	818	7,971	35,436
7	Connecticut General Life Insurance Company ⁴	0	0	0	0	0	0	0	0	5	0	10	0	0	0	15
8	Dearborn National Life Insurance Company ^{5,6}	0	0	0	0	1	0	0	0	49	0	3	0	0	23	76
9	Dental Service of Massachusetts, Inc. ⁷	8,577	1,852	18,010	564	40,738	2,414	8,856	3,730	97,965	430	46,477	31,879	29,059	32,398	322,949
10	Dentegra Insurance Company	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
11	Dentegra Insurance Company of NE	204	62	179	19	358	42	132	66	785	8	366	232	251	254	2,958
12	DSM Massachusetts Insurance Company, Inc.	2,041	543	3,028	237	5,138	419	1,655	752	9,727	152	4,386	3,044	3,636	3,919	38,677
13	DSM USA Insurance Company, Inc.	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
14	First Health Life & Health Insurance Company	16	0	31	2	29	4	60	15	68	0	34	25	37	16	337
15	HumanaDental Insurance Company	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
16	Humana Insurance Company	527	89	668	25	1,282	293	557	116	1,796	44	791	762	658	887	8,495
17	Metropolitan Life Insurance Company	2,573	1,547	9,102	198	13,705	3,415	9,094	11,082	32,959	59	14,890	9,556	10,070	20,146	138,396
18	Principal Life Insurance Company	616	440	636	0	3,352	99	2,155	327	5,613	25	1,367	1,340	2,971	2,096	21,037
19	Reliance Standard Life Insurance Company	75	23	375	3	175	78	40	20	215	3	70	148	48	60	1,333
20	Renaissance Life and Health Ins. Co. of America	189	74	72	7	190	8	40	12	386	6	138	119	67	144	1,452
21	Security Life Insurance Company of America ⁸	0	0	1	0	5	0	3	0	4	0	6	3	1	0	23
22	Standard Insurance Company	5	0	53	0	265	0	28	18	343	0	95	68	115	188	1,178
23	Sun Life Assurance Company of Canada	207	23	421	3	389	25	425	172	876	0	1,577	1,181	255	200	5,754
24	The Cheseapeake Life Insurance Company	3	3	28	1	32	0	6	1	87	0	43	25	21	41	291
25	(The) Guardian Life Insurance Company of America	1,161	4,236	4,366	267	7,329	1,440	8,342	3,623	30,576	49	11,682	5,188	23,241	6,802	108,302
26	The Lincoln National Life Insurance Company	43	184	245	1	647	61	1,140	279	1,448	2	512	385	403	787	6,137
27	UniCare Life and Health Insurance Company	0	0	0	0	0	0	0	0	0	0	4	0	0	0	4
28	Union Security Insurance Company	70	215	314	36	1,106	0	207	10	764	0	1,611	276	334	431	5,373
29	United Concordia Insurance Company	19	305	51	1	124	28	273	95	295	12	128	122	167	203	1,823
30	United of Omaha Life Insurance Company	0	0	0	0	138	0	0	0	0	0	0	0	0	1	139
31	United HealthCare Insurance Company	65	32	1,001	1	255	21	55	32	823	4	468	265	229	345	3,596
	Total Members	19,804	12,270	66,036	1,597	96,714	10,811	58,033	26,702	220,567	902	99,506	68,518	80,269	111,661	873,389
	2015 Massachusetts Population⁹	214,333	127,828	556,772	17,299	776,043	70,601	470,690	161,292	1,585,139	10,925	696,023	510,393	778,121	818,963	6,794,422
	2015 Market Penetration Rate¹⁰	9.2%	9.6%	11.9%	9.2%	12.5%	15.3%	12.3%	16.6%	13.9%	8.3%	14.3%	13.4%	10.3%	13.6%	12.9%

¹ Information reported by carriers offering a DENTAL insured preferred provider plan, based upon the Massachusetts Division of Insurance's "Guidelines for Reporting Membership & Utilization Statistics - Version 2.2," which instructs carriers to exclude members for whom the carrier did not bear any financial risk.

² Effective December 31, 2012, American General Life Insurance Company of Delaware merged into American General Life Insurance Company.

³ American General Life Insurance Company intends to leave the Massachusetts market for its dental business as of December 31 2016.

⁴ Connecticut General Life Insurance Company began transferring membership of some of its products to CIGNA Health and Life Insurance Company in 2013.

⁵ Effective March 1, 2012 Fort Dearborn Life Insurance Company changed its name to Dearborn National Life Insurance Company

⁶ Dearborn National Life Insurance Company stopped marketing their dental PPO product in 2012

⁷ Doing business as Delta Dental Plan of Massachusetts.

⁸ The Division approved a plan for Security Life Insurance Company of America in September of 2014, which did not have any membership at the end of 2014.

⁹ 2015 Population Source: U.S. Census Bureau: State and County QuickFacts. Data derived from Population Estimates, American Community Survey, Census of Population and Housing, State and County Housing Unit Estimates,

Last Revised: Wednesday, 14-Oct-2015; County Business Patterns, Nonemployer Statistics, Economic Census, Survey of Business Owners, Building Permits. Last Revised: Wednesday, 14-Oct-2015

¹⁰ Total DENTAL insured preferred provider plan members in each county divided by the 2015 population in each county.